Filed Electronically

PATENT APPLICATION Docket No. 15790.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
	W. Bradley Wilkes))
Serial No.:	10/697,374)) Art Unit) 3694
Filed:	October 30, 2003)
For:	ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE MERCHANT ACCOUNTS)))
Confirmation No.:	7893	<i>)</i>)
Customer No.:	022913	<i>)</i>)
Examiner:	Daniel L. Greene	<i>)</i>)

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir

In response to the Office Action of March 21, 2008, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.